

March 3, 2014

Judge Steven W. Rhodes
C/o Clerk of the Court
United States Bankruptcy Court
Eastern District of Michigan
Southern Division
211 West Fort Street
Detroit, Michigan 48226

CASE REFERENCE NO. - 13-53846

Honorable Judge Rhodes:

I am a recent retiree from the City of Detroit. The unfortunate City of Detroit Bankruptcy circumstance is causing financial havoc with my life. I retired fully expecting to have a full pension with medical coverage provided as a portion of my retiree benefit package, as promised. A pension is not a gift. I worked to receive a pension and the full retirement package inclusive of health benefits identified for employees.

I worked the majority of twenty years of my 38 year career in human services for the City of Detroit supervising staff to research and develop grants to support programs for Detroit residents. I designed grants for both of the former Health and Human Services Departments.

I did not retire to experience a very high bill for health care costs. My current premium through the Health Alliance Plan is now \$616.30 per month. The cost per year is \$7,395.60. This amount does not cover prescription or physician fees. I have two medical conditions that need continual medical attention. At the age of 63, I must seek employment again, with the status of being an older adult serving as a hindrance, to best cover the medical care cost.

I will not be eligible for Medicare until the end of May of 2015. At this time a current City of Detroit pensioner does not truly know what medical coverage support will be available in 2015 and beyond.

I did not attend college obtaining two degrees which allowed me to work to have a middle class life to have it all greatly altered at this point.

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I possess both an undergraduate degree in Social Science from Michigan State University and a graduate degree from Wayne State University in Guidance and Counseling. I retired from the City of Detroit as a General Manager from the Department of Human Services to utilize vested funds promised! I made financial plans to live with an income that was at a comfort level that I could accept.

Upon deciding to retire from my position in January 2012, I researched my fiscal options; the availability of a retirement benefit option of 10 years of employment and an achieved age of 60 years with the included provision of health care benefits, dental and optical and death benefit insurance; existed . I was also eligible for earned benefits from previous employers. Those benefits did not include health insurance coverage. **Now, I will be financially stressed to pay a health insurance bill of \$7,395.60 annually.** My current financial plan is not flexible to incur an expense of over \$7,000. My quality of life will be drastically affected.

Additionally, the current proposed plan to have the monthly income of each pensioner cut by 34% will now be devastating to me. I will go from receiving a net check of \$1,365 per month to having \$464.10 reduced from the check leaving me with approximately \$900.00 per month.

I have also taken a keen interest in this process by attending more than six public court sessions on this process. I was present in court when approximately 50 persons came before Judge Stephen Rhodes and presented their individual circumstances opposing the bankruptcy and detailing how their lives would be disrupted and changed if the pensions and benefits were not available. I am now one of them. I also took advantage of the recent opportunity to file a claim with the Bankruptcy Court on February 20, 2014. **My reference claim number is 2310.**

I humbly ask that you give the best financial consideration possible for me and other pensioners to live the life which we worked to achieve.

Sincerely,



Constance M. Phillips